STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of November, 2010, Tonya T. Campbell, a married person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Iberiabank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3247 at Page 353; and

WHEREAS, on the 30th day of September, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DkT Book 3881 at Page 630; and

WHEREAS, on the 6th day of June, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Iberiabank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DkT Book 3452 at Page 184; and

WHEREAS, on the 5th day of November, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4070 at Page 190; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 5 Nail Road Subdivision, unrecorded, located in Northeast Quarter of Section 2, Township 2 South, Range 9 West, DeSoto County, Mississippi, being more particularly described as follows:

Commencing at a point on the centerline of Nail Road a distance of 244.70 feet West of a masonry nail at the intersection of the centerlines of Nail Road and Poplar Corner Road, commonly accepted as the Northeast corner of said Quarter section; thence South 00 degrees, 10 minutes, 21 seconds East a distance of 40.00 feet to a point on the South right of way line of said Nail Road, said point being the Point of Beginning; thence South 89 degrees 54 minutes, 45 seconds East a distance of 206.90 feet along said South right of way line of said Nail Road to a point on the West right of way line of Poplar Corner Road; said point being 40.00 feet West of the centerline of said road; thence South 03 degrees 03 minutes, 41 seconds East a distance of 37.00 feet along said West right of way line of Poplar Corner Road to a point; thence Southerly a distance of 98.33 feet along said West right of way line, a curve to the right (R=2384.51 feet, D=03 degrees, 24 minutes, 41 seconds) to a point; thence South 00 degrees 41 minutes 55 seconds East a distance of 166.27 feet along said right of way line of Poplar Corner Road to a point; thence North 89 degrees 54 minutes, 45 seconds West a distance of 215.13 feet to a point; thence North 00 degrees 10 minutes, 21 seconds East a distance of 308.76 feet to the Point of Beginning.

Lots 5,6 and 7 Nail Road Subdivision in Section 2, Township 2 South, Range 9 West share a sewage treatment stabilization pond approved by the Health Department. The owners of these three lots have an easement for access to and use of the pond which will go with ownership of the lots and the owners of these lots will share equally the cost of maintaining the pond. Each lot will bear the expense of maintaining the service line from the residence to the pond.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16<sup>th</sup> day of November, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F15-1077

PUBLISH: 11-24-2015 / 12-1-2015 / 12-8-2015

#### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2007, Sheryn Maricle, a married person and John O. Butler, a married person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2794 at Page 458; and

WHEREAS, on the 29th day of October, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4067 at Page 354; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1833, Section I, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, as shown by plat of record in Plat Book 11, Page 23, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16<sup>th</sup> day of November, 2015.

Emily Kaye Courteau Substitute Trustee 855 S Pear Orchard Rd., Ste. 404, Bldg. 400 Ridgeland, MS 39157 (318) 330-9020

rcs/F15-1133

PUBLISH: 11-24-2015 / 12-1-2015 / 12-8-2015

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of October, 2006, Melvin Scott Davis and Marijane Davis, executed and delivered a certain Deed of Trust unto T. Harris Collier, III, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Trustmark National Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2587 at Page 225; and

WHEREAS, Melvin Scott Davis and Marijane Davis is also known as Melvin S Davis and Marijane B Davis per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 30th day of March, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Trustmark National Bank, assigned said Deed of Trust unto Wells Fargo Bank, National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3422 at Page 380; and

WHEREAS, on the 16th day of October, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4060 at Page 680; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 67, Devon Park P.D., Phase 111, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 81, Pages 47-48, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4<sup>th</sup> day of November, 2015.

Emily Kaye Courteau Substitute Trustee 855 S Pear Orchard Rd., Ste. 404, Bldg. 400 Ridgeland, MS 39157

(318) 330-9020

rcs/F15-1088

PUBLISH: 11-24-2015 / 12-1-2015 / 12-8-2015

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 26, 2004, James W. Nace, and Christi D. Nace, husband and wife as Joint Tenants with Right of Survivorship executed a certain deed of trust to CTC Real Estate Services, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2096 at Page 0713; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated October 10, 2012 and recorded in Book 3,519 at Page 701 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 23, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,897 at Page 257; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("FNMA"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 15, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, towit:

Lot 268, Section F, Fairhaven Estates Subdivision, located in Sections 2 & 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 82, Pages 11, Chancery Clerk's office, DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of November, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

9743 Leslie Lane Olive Branch, MS 38654 13-007908BE

Publication Dates: November 24, December 1 and 8, 2015 12-15.2015

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of March, 2004, Josh Tucker, and Lindsey M. Tucker, husband and wife, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1946 at Page 198; and

WHEREAS, on the 12th day of October, 2015, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto PennyMac Loan Services, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4060 at Page 586; and

WHEREAS, on the 3rd day of November, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4069 at Page 360; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1204, Section F, Greenbrook Subdivision, Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, per plat thereof recorded in Plat Book 9, Pages 46-49, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of November, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F15-0321

PUBLISH: 11-24-2015 / 12-1-2015 / 12-8-2015

12.15.2015

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of February, 2012, Jeremy D. Thompson, a married person and Shelia R. Thompson, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3405 at Page 418; and

WHEREAS, on the 6th day of June, 2014, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3828 at Page 51; and

WHEREAS, on the 4th day of September, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3872 at Page 648; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of December, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 33, Phase I, First Revision of Lot 3, Arbor Lake Subdivision, located in Section 35, Township 1 South, Range 8 West, DeSoto County Mississippi, as recorded in Plat Book 73, Pages 27-29 in the Office of the Chancery Clerk of DeSoto County Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of November, 2015.

Émily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F14-1024

PUBLISH: 11-24-2015 / 12-1-2015 / 12-8-2015

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 13, 2006, Daniel G. Coats and Christy M. Coats, husband and wife executed a certain deed of trust to Scott R. Hendrix, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Renasant Bank, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,568 at Page 760; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-20, by instrument dated December 4, 2013 and recorded in Book 3756 at Page 262 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-20, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 13, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3768 at Page 167; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-20, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 17, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 7, Section A, First Revision, Greenbrook West Subdivision, situated in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 23, Pages 44-45, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of November, 2015.

Shapiro & Massey, LLC / SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

322 Willow Bend Cove Southaven, MS 38671 13-008508GW

Publication Dates: November 26, December 3, and December 10, 2015

12-17.2015